

Information to identify the case:

Debtor 1 Dorel M. Tamas-Orlandea
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7009**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-29745**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dorel M. Tamas-Orlandea

December 20, 2016

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Dorel M. Tamas-Orlandea
 Debtor

Case No. 16-29745-JSB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Dec 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2016.

db
 24910182 +Dorel M. Tamas-Orlandea, 625 W Bunting, Mount Prospect, IL 60056-1107
 24910183 Cook County Clerk, 118 N. Clark St., Room 112, Chicago, IL 60602-1332
 24910184 Cook County Treasurer, PO Box 4488, Carol Stream, IL 60197-4488
 24910184 +Delia Tamas Orlandea, 1130 S Lombard St., Oak Park, IL 60304-2213
 24910185 +Delia Tomas-Orlandea, 1130 S. Lomard St., Oak Park, IL 60304-2213
 24910186 +Target NB, CCS Gray OPS Center, PO Box 6497, Sioux Falls, SD 57117-6497
 24968433 +++U.S. Bank National Association, Pierce & Associates PC, 1 N Dearborn, Suite 1300,
 Chicago, IL 60602-4373
 24910194 +WV Credit, Inc., 1401 Franklin Blvd, Libertyville, IL 60048-4460

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: BECRANE.COM Dec 21 2016 02:03:00 Eugene Crane, Crane Heyman Simon Welch & Clar,
 135 S Lasalle Ste 3705, Chicago, IL 60603-4101
 24910173 EDI: AMEREXPR.COM Dec 21 2016 02:04:00 AMEX, Bankruptcy Department, PO Box 981535,
 El Paso, TX 79998-1535
 24910174 +EDI: AMEREXPR.COM Dec 21 2016 02:04:00 AMEX, Attn: Bankruptcy Department, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 24910175 +EDI: BANKAMER.COM Dec 21 2016 02:04:00 Bank of America, Bankruptcy Department,
 CA6-919-0241, PO Box 5170, Simi Valley, CA 93062-5170
 24910176 +EDI: WFNNB.COM Dec 21 2016 02:04:00 CB/Carsons, PO Box 182789, Columbus, OH 43218-2789
 24910177 +EDI: CHASE.COM Dec 21 2016 02:04:00 Chasescard, Bankruptcy Department, PO Box 15298,
 Wilmington, DE 19850-5298
 24910178 +EDI: CITICORP.COM Dec 21 2016 02:04:00 Citi, Attn: Bankruptcy Department, PO Box 6241,
 Sioux Falls, SD 57117-6241
 24910179 EDI: CITICORP.COM Dec 21 2016 02:04:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500
 24910180 +EDI: CITICORP.COM Dec 21 2016 02:04:00 Citibank NA, PO Box 769006,
 San Antonio, TX 78245-9006
 24910181 +EDI: WFNNB.COM Dec 21 2016 02:04:00 Comenity Bank/Carsons, 3100 Easton Square Pl.,
 Columbus, OH 43219-6232
 24910187 +EDI: WTRRN BANK.COM Dec 21 2016 02:04:00 Target NB, Attn:Bankruptcy Dept., PO Box 673,
 Minneapolis, MN 55440-0673
 24910190 EDI: USBANKARS.COM Dec 21 2016 02:03:00 US Bank, 1200 Energy Park Drive,
 Saint Paul, MN 55108
 24910188 EDI: USBANKARS.COM Dec 21 2016 02:03:00 US Bank, 425 Walnut St., Cincinnati, OH 45202
 24910189 EDI: USBANKARS.COM Dec 21 2016 02:03:00 US Bank, Attn: Bankruptcy Dept, PO Box 5229,
 Cincinnati, OH 45201-5229
 24910191 EDI: USBANKARS.COM Dec 21 2016 02:03:00 US Bank Home Mortgage, 12443 Olive Blvd,
 Saint Louis, MO 63141-6432
 24910193 +EDI: WFFC.COM Dec 21 2016 02:04:00 WFF Cards, 800 Walnut St., MAC 4031-080,
 Des Moines, IA 50309-3605
 24910192 +EDI: WFFC.COM Dec 21 2016 02:04:00 Wells Fargo (Credit Cards), Bankruptcy Department,
 4137 121st Street, Urbandale, IA 50323-2310

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin
Form ID: 318

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Total Noticed: 25

Date Rcvd: Dec 20, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2016 at the address(es) listed below:

Andrew J Nelson on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION anelson@atty-pierce.com,
northerndistrict@atty-pierce.com
David M Siegel on behalf of Debtor 1 Dorel M. Tamas-Orlandea davidsiegellaw@hotmail.com,
davidsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com
Eugene Crane ecrane@craneheyman.com,
il4l@ecfcbis.com;jmunoz@craneheyman.com;dkobrynski@craneheyman.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Toni Townsend on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION
toni.townsend@pierceservices.com, northerndistrict@atty-pierce.com

TOTAL: 5